

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number	:	09/765,137	Confirmation No.:	7821
Applicant	:	Lloyd Adams		
Filed	:	January 18, 2001		
Title	:	Network Based Loan Approval and Document Origination System		
TC/Art Unit	:	3691		
Examiner:	:	Hani M. Kazimi		
Docket No.	:	72167.000260		
Customer No.	:	<b>21967</b>		

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. §1.111**

Responsive to the Office Action dated November 29, 2006, please consider the following remarks. Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

A **listing of the claims** is found on **page 2**

**Remarks** begin on **page 6** of this paper.